

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: JULIA A REDMOND

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Case No.: 07-21843

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2007.
- 2) This case was confirmed on 01/16/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/16/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/08/2011.
- 6) Number of months from filing to the last payment: 41
- 7) Number of months case was pending: 45
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 47,370.00
- 10) Amount of unsecured claims discharged without payment \$ 4,216.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 32,956.07
Less amount refunded to debtor	\$ 234.07
NET RECEIPTS	\$ 32,722.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,227.74
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 5,727.74

Attorney fees paid and disclosed by debtor	\$.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICASH LOANS LLC	UNSECURED	3,141.00	1,388.24	1,388.24	1,388.24	.00
AMERICAN GENERAL FIN	SECURED	.00	.00	.00	.00	.00
JPMC SPECIALTY MORTG	SECURED	96,000.00	96,539.82	.00	.00	.00
JPMC SPECIALTY MORTG	SECURED	NA	4,043.21	4,043.21	4,043.21	.00
JPMC SPECIALTY MORTG	OTHER	.00	NA	NA	.00	.00
NATIONAL CAPITAL MGM	SECURED	7,000.00	8,425.00	7,000.00	7,000.00	955.45
NATIONAL CAPITAL MGM	UNSECURED	7,000.00	5,840.54	7,265.54	7,265.54	.00
TRIAD FINANCIAL	OTHER	.00	NA	NA	.00	.00
ADVANCE AMERICA CASH	UNSECURED	356.00	NA	NA	.00	.00
AMERICAS FINANCIAL C	UNSECURED	600.00	NA	NA	.00	.00
AMERICAS FINANCIAL C	OTHER	.00	NA	NA	.00	.00
AMERICASH LOANS	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	855.00	855.53	855.53	855.53	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CFG CREDIT LP	UNSECURED	1,242.00	NA	NA	.00	.00
KEVIN J HERMANEK	OTHER	.00	NA	NA	.00	.00
WORLD FINANCIAL NETW	UNSECURED	1,102.00	1,052.92	1,052.92	1,052.92	.00
INSTANT CASH AVE	UNSECURED	203.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	300.00	236.03	236.03	236.03	.00
MIDNIGHT VELVET	UNSECURED	237.00	237.70	237.70	237.70	.00
MERCHANTS CR	UNSECURED	411.00	NA	NA	.00	.00
NATIONAL QUICK	UNSECURED	286.00	NA	NA	.00	.00
PAY DAY EXPRESS	UNSECURED	356.00	NA	NA	.00	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PEOPLES GAS LIGHT &	UNSECURED	103.00	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	UNSECURED	255.00	NA	NA	.00	.00
CREDIT MANAGEMENT IN	UNSECURED	344.00	NA	NA	.00	.00
CITI RESIDENTIAL LEN	OTHER	.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	565.00	565.00	565.00	.00
AMERICAN GENERAL FIN	UNSECURED	NA	3,040.64	3,040.64	3,040.64	.00
ZALUTSKY & PINSKI LT	PRIORITY	NA	.00	354.00	354.00	.00
CITY OF CHICAGO PARK	UNSECURED	NA	60.00	60.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	4,043.21	4,043.21	.00
Debt Secured by Vehicle	7,000.00	7,000.00	955.45
All Other Secured	.00	.00	.00
TOTAL SECURED:	11,043.21	11,043.21	955.45
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	7,619.54	7,619.54	.00
TOTAL PRIORITY:	7,619.54	7,619.54	.00
GENERAL UNSECURED PAYMENTS:	7,436.06	7,376.06	.00

Disbursements:

Expenses of Administration	\$ 5,727.74
Disbursements to Creditors	\$ 26,994.26

TOTAL DISBURSEMENTS: \$ 32,722.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/15/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.